

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
WILLIAM S. SUKITCH &	)	Case No. 23-20163-JAD
EILEEN L. SUKITCH,	)	
	)	Chapter 13
	)	
Debtors	)	Related to Docs. #48, 49 and 50
	X	

**ORDER OF COURT**  
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis      ☐ Chapter 13 Plan dated: \_\_\_\_\_

☐ Authorizing Distributions Under Plan      ☒ Amended Chapter 13 dated: 9/4/24  
On Interim Basis Solely as Adequate Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$3,167 effective 2/23.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$\_\_\_\_\_, beginning \_\_\_\_\_. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- Baldwin Township(sewage) CL. #15
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined

by Trustee to pay the claim in full during the Plan term:

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- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
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- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 

- ☒ K. Additional Terms and Conditions:

- *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines.** The following deadlines are hereby established and apply to this case:

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine

the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.


**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 10/10/2024

  
United States Bankruptcy Judge <sup>sjk</sup>  
Jeffery A. Deller

cc: All Parties in Interest to be served by Clerk

FILED  
10/10/24 1:08 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
William S. Sukitch  
Eileen L. Sukitch  
Debtors

Case No. 23-20163-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 10, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William S. Sukitch, Eileen L. Sukitch, 2901 Jameson Drive, Pittsburgh, PA 15226-2534
sp	#+ Paul Mankin, The Law Office of Paul Mankin, 4655 Cass Street, Ste. 410, San Diego, CA 92109-2812
15585643	+ Baldwin Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15565414	Citicards, PO Box 6421, Sioux Falls, SD 57117

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 10 2024 23:34:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 10 2024 23:31:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15565413	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 10 2024 23:34:51	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
15578650	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 10 2024 23:34:45	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15581761	Email/Text: bnc-quantum@quantum3group.com	Oct 10 2024 23:31:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
15565415	Email/Text: mrdiscen@discover.com	Oct 10 2024 23:31:00	Discover, P.O. Box 15316, Wilmington, DE 19850
15565419	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 10 2024 23:34:46	Macy's, 9111 Duke Boulevard, Mason, OH 45040
15567726	Email/Text: mrdiscen@discover.com	Oct 10 2024 23:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15587129	+ Email/Text: jdryer@bernsteinlaw.com	Oct 10 2024 23:31:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15565416	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 10 2024 23:34:56	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15586580	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 10 2024 23:31:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15565417	Email/Text: PBNCNotifications@peritussservices.com	Oct 10 2024 23:31:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
15565418	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 10 2024 23:31:00	Kohls/Capital One, Box 3115, Milwaukee, WI

District/off: 0315-2

User: auto

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Date Rcvd: Oct 10, 2024

Form ID: pdf900

Total Noticed: 41

			53201-3115
15581986	Email/PDF: resurgentbknotifications@resurgent.com	Oct 10 2024 23:34:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15565420	Email/Text: EBN@Mohela.com	Oct 10 2024 23:31:00	Mohela, 633 Spirit Drive, Chesterfield, MO 63005
15622759	Email/Text: EBN@Mohela.com	Oct 10 2024 23:31:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
15569151	+ Email/Text: ext_ebn_inbox@navyfederal.org	Oct 10 2024 23:32:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
15565421	Email/Text: ext_ebn_inbox@navyfederal.org	Oct 10 2024 23:32:00	Navy Federal Credit Union, P.O. Box 3501, Merrifield, VA 22119-3501
15565422	Email/Text: Bankruptcy.Notices@pnc.com	Oct 10 2024 23:31:00	PNC Bank, P.O. Box 5580, Cleveland, OH 44101
15583618	Email/Text: Bankruptcy.Notices@pnc.com	Oct 10 2024 23:31:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15588931	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 10 2024 23:34:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15569404	+ Email/Text: ebnpeoples@grblaw.com	Oct 10 2024 23:31:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15565423	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 10 2024 23:31:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573
15573119	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 10 2024 23:31:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15565430	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 10 2024 23:34:56	SYWMC/Citibank, 701 E. 60th Street North, Sioux Falls, SD 57104-0432
15565424	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2024 23:34:56	Syncb/Amazon, PO Box 965005, Orlando, FL 32896-5005
15565425	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2024 23:34:51	Syncb/At Home, PO Box 965013, Orlando, FL 32896-5013
15565426	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2024 23:34:51	Syncb/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15565427	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2024 23:34:52	Syncb/Home Design, PO Box 965005, Orlando, FL 32896-5005
15565428	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2024 23:34:51	Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
15565429	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2024 23:34:51	Syncb/Sams Club, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15588469	Email/PDF: ebn_ais@aisinfo.com	Oct 10 2024 23:34:56	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
15565474	^ MEBN	Oct 10 2024 23:29:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15565431	+ Email/Text: bkelectronicnotices@usaa.com	Oct 10 2024 23:31:00	USAA Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600
15565433	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 10 2024 23:34:46	WF Dillards, PO Box 14517, Des Moines, IA 50306-3517
15565432	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 10 2024 23:34:56	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
15577861	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 10 2024 23:34:56	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

District/off: 0315-2

User: auto

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Date Rcvd: Oct 10, 2024

Form ID: pdf900

Total Noticed: 41

TOTAL: 37

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
cr	*+	Baldwin Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Baldwin Township jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Joint Debtor Eileen L. Sukitch shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Spec. Counsel Paul Mankin shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Debtor William S. Sukitch shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 9